JS44 (Rev. 10/2020 NDGA)

## CIVIL COVER SHEET

The JS44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form is required for the use of the Clerk of Court for the purpose of initiating the civil docket record. (SEE INSTRUCTIONS ATTACHED)

I. (a) PLAINTIFF(S)		DEFENDANT(S)	
Dionne D. Franklin		Provident Life and Accident Insurance Company	
(b) COUNTY OF RESIDENCE OF FIRST LISTED PLAINTIFF CODD (EXCEPT IN U.S. PLAINTIFF CASES)		COUNTY OF RESIDENCE OF FIRST LISTED	
		DEFENDANT (IN U.S. PLAINTIFF CASES ONLY)	
		NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED	
(c) ATTORNEYS (FIRM NAME, ADDRESS, TELEPHONE NUMBER, AND E-MAIL ADDRESS)		ATTORNEYS (IF KNOWN)	
Heather K. Karrh, Esq. Rogers, Hofrichter & Karrh, LLC 225 S. Glynn Street, Suite A Fayetteville, GA 30214 (770)460-1118 HKarrh@RHKPC.com	·		
II. BASIS OF JURISDICTION (PLACE AN "X" IN ONE BOX ONLY)	III. CITIZ	ZENSHIP OF PRINCIPAL PARTIES  N "X" IN ONE BOX FOR PLAINTIFF AND ONE BOX FOR DEFENDANT)  (FOR DIVERSITY CASES ONLY)	
1 U.S. GOVERNMENT 3 FEDERAL QUESTION	PLF DEF	PLF DEF FIZEN OF THIS STATE 4 14 INCORPORATED OR PRINCIPAL	
PLAINTIFF (U.S. GOVERNMENT NOT A PARTY)		PLACE OF BUSINESS IN THIS STATE  TIZEN OF ANOTHER STATE  5	
DEFENDANT (INDICATE CITIZENSHIP OF PARTIES IN ITEM III)	□3 □3 CI	PLACE OF BUSINESS IN ANOTHER STATE  TIZEN OR SUBJECT OF A	
IV. ORIGIN (PLACE AN "X "IN ONE BOX ONLY)  I ORIGINAL PROCEEDING STATE COURT APPELLATE COURT	4 REINSTATED C	TRANSFERRED FROM MULTIDISTRICT 7 APPEAL TO DISTRICT JUDGE (Specify District) TRANSFER JUDGMENT  TRANSFER JUDGMENT	
B MULTIDISTRICT B LITTIGATION - DIRECT FILE			
V. CAUSE OF ACTION (CITE THE U.S. CIVIL STATUTE U.S. CIVIL STATUTE U.S.)	NDER WHICH YOU	ARE FILING AND WRITE A BRIEF STATEMENT OF CAUSE - DO NOT CITE	
29 U.S.C. §1132	~~~ ~~ ~~ ~~ ~~ ~~ ~~ ~~ ~~ ~~ ~~ ~~ ~~		
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(IF COMPLEX, CHECK REASON BELOW)  1. Unusually large number of parties.	∏ 6 Deck1	and landing and the state of the	
2. Unusually large number of claims or defenses.	<ul> <li>☐ 6. Problems locating or preserving evidence</li> <li>☐ 7. Pending parallel investigations or actions by government.</li> </ul>		
3. Factual issues are exceptionally complex	8. Multiple use of experts.		
4. Greater than normal volume of evidence.	9. Need for discovery outside United States boundaries.		
5. Extended discovery period is needed.	0. Existe	ence of highly technical issues and proof.	
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FOR OFFICE USE ONLY  RECEIPT # AMOUNT S			
UDGE MAG.JUDGE (Referral)	APPLYING NATURE OF		

## VI. NATURE OF SUIT (PLACE AN "X" IN ONE BOX ONLY)

	or Euclidean,			
CONTRACT - "0" MONTHS DISCOVERY TRACK    150 RECOVERY OF OVERPAYMENT & ENFORCEMENT OF JUDGMENT   152 RECOVERY OF DEFAULTED STUDENT   LOANS (Excl. Veterans)   153 RECOVERY OF OVERPAYMENT OF VETERAN'S BENEFITS	CIVIL RIGHTS - "4" MONTHS DISCOVERY TRACK  440 OTHER CIVIL RIGHTS  441 VOTING  442 EMPLOYMENT  443 HOUSING/ ACCOMMODATIONS  445 AMERICANS with DISABILITIES - Employment  446 AMERICANS with DISABILITIES - Other  448 EDUCATION	SOCIAL SECURITY - "0" MONTHS DISCOVERY  TRACK  861 HIA (1395ff) 862 BLACK LUNG (923) 863 DIWC (405(g)) 863 DIWW (405(g)) 864 SSID TITLE XVI 865 RSI (405(g))		
CONTRACT - "4" MONTHS DISCOVERY TRACK  110 INSURANCE 120 MARINE 130 MILLER ACT 140 NEGOTIABLE INSTRUMENT 151 MEDICARE ACT 160 STOCKHOLDERS' SUITS 190 OTHER CONTRACT 195 CONTRACT PRODUCT LIABILITY 196 FRANCHISE  REAL PROPERTY - "4" MONTHS DISCOVERY TRACK 210 LAND CONDEMNATION 220 FORECLOSURE 230 RENT LEASE & EJECTMENT 240 TORTS TO LAND 245 TORT PRODUCT LIABILITY 290 ALL OTHER REAL PROPERTY  TORTS - PERSONAL INJURY - "4" MONTHS DISCOVERY TRACK 315 AIRPLANE PRODUCT LIABILITY 320 ASSAULT, LIBEL & SLANDER 336 AIRPLANE PRODUCT LIABILITY 340 MARINE 345 MARINE PRODUCT LIABILITY 350 MOTOR VEHICLE 355 MOTOR VEHICLE 355 MOTOR VEHICLE 365 PERSONAL INJURY - MEDICAL MALPRACTICE 365 PERSONAL INJURY - PRODUCT LIABILITY 360 OTHER PERSONAL INJURY - PRODUCT LIABILITY 367 PERSONAL INJURY - PRODUCT LIABILITY 368 ASBESTOS PERSONAL INJURY PRODUCT LIABILITY 367 PERSONAL INJURY - HEALTH CARE/ PHARMACEUTICAL PRODUCT LIABILITY 368 ASBESTOS PERSONAL INJURY PRODUCT LIABILITY 367 TERSONAL PROPERTY - "4" MONTHS DISCOVERY TRACK 370 OTHER FRAUD 371 TRUTH IN LENDING 380 OTHER PERSONAL PROPERTY DAMAGE 385 PROPERTY DAMAGE PRODUCT LIABILITY  BANKRUPTCY - "0" MONTHS DISCOVERY TRACK 422 APPEAL 28 USC 158 423 WITHDRAWAL 28 USC 157	IMMIGRATION - "0" MONTHS DISCOVERY TRACK  462 NATURALIZATION APPLICATION 465 OTHER IMMIGRATION ACTIONS  PRISONER PETITIONS - "0" MONTHS DISCOVERY  TRACK  463 HABEAS CORPUS - Alien Detainee 510 MOTIONS TO VACATE SENTENCE 530 HABEAS CORPUS 535 HABEAS CORPUS DEATH PENALTY 540 MANDAMUS & OTHER 550 CIVIL RIGHTS - Filed Pro se 555 PRISON CONDITION(S) - Filed Pro se 556 CIVIL DETAINEE: CONDITIONS OF CONFINEMENT  PRISONER PETITIONS - "4" MONTHS DISCOVERY  TRACK  550 CIVIL RIGHTS - Filed by Counsel 555 PRISON CONDITION(S) - Filed by Counsel  FORFEITURE/PENALTY - "4" MONTHS DISCOVERY  TRACK  625 DRUG RELATED SEIZURE OF PROPERTY 21 USC 881 690 OTHER  LABOR - "4" MONTHS DISCOVERY TRACK  710 FAIR LABOR STANDARDS ACT 720 LABOR/MGMT. RELATIONS 740 RAILWAY LABOR ACT 751 FAMILY and MEDICAL LEAVE ACT 790 OTHER LABOR LITIGATION 791 EMPL. RET. INC. SECURITY ACT  PROPERTY RIGHTS - "4" MONTHS DISCOVERY  TRACK 820 COPYRIGHTS 840 TRADEMARK 880 DEFEND TRADE SECRETS ACT OF 2016 (DTSA)  PROPERTY RIGHTS - "8" MONTHS DISCOVERY  TRACK 830 PATENT 835 PATENT-ABBREVIATED NEW DRUG APPLICATIONS (ANDA) - a/k/a Hatch-Waxman cases	FEDERAL TAX SUITS - "4" MONTHS DISCOVERY TRACK    870 TAXES (U.S. Plaintiff or Defendant)   871 IRS - THIRD PARTY 26 USC 7609  OTHER STATUTES - "4" MONTHS DISCOVERY TRACK   375 FALSE CLAIMS ACT   376 Qui Tam 31 USC 3729(a)   400 STATE REAPPORTIONMENT   430 BANKS AND BANKING   450 COMMERCE/ICC RATES/ETC.   460 DEPORTATION   470 RACKETEER INFLUENCED AND CORRUPT   ORGANIZATIONS   480 CONSUMER CREDIT   485 TELEPHONE CONSUMER PROTECTION ACT   490 CABLE/SATELLITE TV   890 OTHER STATUTORY ACTIONS   891 AGRICULTURAL ACTS   893 ENVIRONMENTAL MATTERS   895 FREEDOM OF INFORMATION ACT 899   899 ADMINISTRATIVE PROCEDURES ACT /   REVIEW OR APPEAL OF AGENCY DECISION   950 CONSTITUTIONALITY OF STATE STATUTES  OTHER STATUTES - "8" MONTHS DISCOVERY TRACK   410 ANTITRUST   850 SECURITIES / COMMODITIES / EXCHANGE  OTHER STATUTES - "0" MONTHS DISCOVERY TRACK   896 ARBITRATION   (Confirm / Vacate / Order / Modify)  * PLEASE NOTE DISCOVERY TRACK FOR EACH CASE  TYPE. SEE LOCAL RULE 26.3		
VII. REQUESTED IN COMPLAINT:  CHECK IF CLASS ACTION UNDER F.R.CIV.P. 23 DEMAND S  JURY DEMAND YES NO (CHECK YES ONLY IF DEMANDED IN COMPLAINT)  VIII. RELATED/REFILED CASE(S) IF ANY  JUDGE  DOCKET NO.  CIVIL CASES ARE DEEMED RELATED IF THE PENDING CASE INVOLVES: (CHECK APPROPRIATE BOX)  1. PROPERTY INCLUDED IN AN EARLIER NUMBERED PENDING SUIT.  2. SAME ISSUE OF FACT OR ARISES OUT OF THE SAME EVENT OR TRANSACTION INCLUDED IN AN EARLIER NUMBERED PENDING SUIT.  3. VALIDITY OR INFRINGEMENT OF THE SAME PATENT, COPYRIGHT OR TRADEMARK INCLUDED IN AN EARLIER NUMBERED PENDING SUIT.  4. APPEALS ARISING OUT OF THE SAME BANKRUPTCY CASE AND ANY CASE RELATED THERETO WHICH HAVE BEEN DECIDED BY THE SAME BANKRUPTCY JUDGE.  5. REPETITIVE CASES FILED BY PRO SE LITIGANTS.  6. COMPANION OR RELATED CASE TO CASE(S) BEING SIMULTANEOUSLY FILED (INCLUDE ABBREVIATED STYLE OF OTHER CASE(S)):				
	S AND ISSUES IN THIS CASE WERE PREVIOUSLY INVOL PT (check one box) SUBSTANTIALLY THE SAME CASE.	VED IN CASE NO. , WHICH WAS		
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Feb. 6,2023